

# EZ REIMBURSE® Card Questions & Answers

## What is the EZ REIMBURSE® Card?

The EZ REIMBURSE® Card (referred to as the "Card") can be used to pay for prescriptions and eligible medical products and services. The funds will be taken directly from your Medical Care Spending Account. This means no out-of-pocket expenses for you and no waiting for reimbursement from FBMC. The EZ REIMBURSE® Card *is not a credit card*. Its use is restricted to eligible medical services and purchases associated with your Medical Care Spending Account, as governed by IRS regulations. Your Card can be used at your doctor, dentist, ophthalmologist, optometrist or other healthcare provider offices for co-pays, deductibles, and any qualified amounts not covered by insurance. As long as your healthcare facility accepts MasterCard® and you have an available balance in your account to cover your expense, your Card will be accepted.

## How do I get a Card? When I enroll, will a new Card be issued to me for 2006?

When you sign up for your Medical Care Spending Account, you must also download and submit an [EZ REIMBURSE® Card Order Form](#) to FBMC if you want to use the Card for 2006. If you currently have a Card, you must submit an Order Form to FBMC (opt in), or the Card will be turned off on December 31st at midnight. If you do not want to use the Card in 2006, do not complete an order form (do not opt in) for the Card during enrollment.

You may obtain a form from MI HR or from the Employee Benefits website at [www.michigan.gov/mdcs](http://www.michigan.gov/mdcs). Click 'Employee Benefits' from the left menu, then select '[Forms](#)'. The form must be submitted to FBMC by December 2, 2005. Do not discard your current cards, as these will be the Cards you use during 2006.

## When is documentation needed?

You must send in documentation for any EZ REIMBURSE® Card transaction that is **not** a known co-payment or a prescription expense. You can find a chart in the [2006 Flexible Benefits Plan Booklet](#) listing the co-payments for which you do not need to send documentation. The Plan Booklet can be found at [www.michigan.gov/mdcs](http://www.michigan.gov/mdcs). Select 'Employee Benefits' from the left menu then click on 'Flexible Spending'.

To assist employees in knowing when documentation is needed and when it is not, FBMC will send you a monthly statement outlining which transactions were processed and which are outstanding. Outstanding transactions appear in blue. Transactions that appear in blue on your FBMC monthly statement require your submission of substantiating documentation.

## I used or received a new EZ REIMBURSE® Card from FBMC during September of 2005. Do I still need to send in an EZ REIMBURSE® Card Order Form to FBMC during open Enrollment?

Yes. You will be able to use the Card you currently have in 2005, but if you do not send in an order form, your Card will be deactivated on January 1, 2006.

## I received a Card during September of 2005 and still have it but never activated it. Can I activate it now and use it for 2006?

If you received a Card in September of 2005, but did not pay a \$10 Card fee during 2005, you will be able to use the Card in 2005 but you will be charged \$10 from your 2005 account. If you want to continue to use the Card during 2006, you must send an [EZ REIMBURSE® Card Order Form](#) to FBMC during open enrollment. You will be charged an additional \$10 from your 2006 account. To avoid the additional \$10 fee, wait until after January 1, 2006 to activate your current Card.

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## What will the EZ REIMBURSE® Card cost me?

There is a \$15 annual fee for the use of the Card. The State of Michigan will pay \$5 of the Card fee; the remaining \$10 will be assessed on the first day of the plan year directly from your Medical Care Spending Account. Anyone opting in for the Card will be charged the annual non-refundable fee.

## Will my dependents be able to use the EZ REIMBURSE® Card? Will they receive their own Card? Will there be additional costs?

Your dependents can use the Card. For your convenience, you will be given two Cards automatically. The additional Card is free of charge. You cannot receive more than two Cards.

## I have an activated EZ REIMBURSE® Card, but find I don't use it — can I cancel my Card so I don't get charged the \$10 fee on January 1, 2006?

If you do not want to use the Card during 2006, you do not need to take any action. All participants that want to use the Card in 2006 must send in an [EZ REIMBURSE® Card Order Form](#). If you do not send this form to FBMC, your Card will be deactivated on January 1, 2006, and you will not be charged the \$10 fee for 2006.

## Can I get a refund of the \$10 Card fee if I order a Card to use during 2006, but never use it?

If you send in an EZ REIMBURSE® Card Order Form to use the Card during 2006, a \$10 fee will automatically be charged to your 2006 account and IS NOT refundable.

## What happens if I lose my Card?

Immediately call (800) 689-0821 and report your Card lost. You will receive replacement Cards in the mail within 5-7 business days.

## Can I use the Card at medical appointments?

Yes. You can use your Card at any doctor, dentist, ophthalmologist, or other healthcare provider as long as they accept MasterCard® as a method of payment.

## Does my provider have to participate with FBMC?

Your provider does not have to participate with FBMC for medical appointments, they just have to accept MasterCard®. You must use a participating pharmacy if you want to use your Card for prescriptions.

## How do I know if my pharmacy is participating?

You can find a list of participating pharmacies on the Employee Benefits website at [www.michigan.gov/mdcs](http://www.michigan.gov/mdcs). Click on 'Employee Benefits' from the left menu, select 'Flexible Spending', then '[Pharmacy Search](#)'. By entering your zip code, you can view a list of participating pharmacies in your area.

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## Can I use my Card to buy over-the-counter medicines?

No. Your Card will reject any expenses that do not originate from a medical provider's office or from a participating pharmacy for prescription medications.

When you purchase over-the-counter medicines, you must pay for the medicines and then submit the documentation using a regular FBMC claim form. These forms are available on either the FBMC website at [www.myfbmc.com/michigan](http://www.myfbmc.com/michigan) or the Employee Benefits website at [www.michigan.gov/mdcs](http://www.michigan.gov/mdcs). Click 'Employee Benefits' from the left menu, then select '[Forms](#)'.

## What happens if the pharmacist does not know how to process my Card?

Ask the pharmacist to call the Pharmacists' Help Desk number located on the back of your Card (800-361-4542). Remember, the EZ REIMBURSE® Card may not be swiped at the register. The prescription must first be processed through your primary prescription insurance company and then the remainder billed to the EZ REIMBURSE® Card in order to access the Medical Care Spending Account. Instructions can be found on the Employee Benefits website. Click the 'Flexible Spending' link at the left menu, then '[EZ REIMBURSE® Card: Instructions for Use At Participating Pharmacies](#)'.

## How do I submit my itemized documentation after I have used my Card?

You may fax your itemized documentation to FBMC at (850) 425-4608. You may also mail your documentation to: FBMC, P.O. Box 1800, Tallahassee, FL, 32302. *It is very important that when you fax or mail your EZ REIMBURSE® Card itemized documentation, you include a completed EZ REIMBURSE® Card Transmittal Sheet.* You can download this form from either the FBMC website at [www.myfbmc.com/michigan](http://www.myfbmc.com/michigan) or the Employee Benefits website at [www.michigan.gov/mdcs](http://www.michigan.gov/mdcs). Click 'Employee Benefits' from the left menu then select '[Forms](#)'.

If you do not send the proper documentation to FBMC, your Card will be suspended and you will be required to refund the unsubstantiated amount either through your direct payment, through substitution of your future claim submissions, or through post tax deductions taken out of your paycheck.

## What happens if I do not send my itemized documentation to FBMC?

After two notifications of claims needing documentation on the monthly statements, your Card will be suspended and:

- Eligible paper claims may be used to offset any outstanding EZ REIMBURSE® Card transaction.
- If the EZ REIMBURSE® Card transaction remains outstanding, you may be subject to post tax salary deduction to reimburse the amount.

## What should I do if an ineligible expense is mistakenly processed using my EZ REIMBURSE® Card?

You must immediately repay your account. This can be done by mailing to FBMC a personal check made payable to the State of Michigan, or you can submit a paper claim for another eligible expense and ask FBMC to substitute the paper claim for the ineligible transaction.